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**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH**

**COMPLAINANT:**

UTAH STATE INSURANCE DEPARTMENT

**RESPONDENTS:**

HUMBERTO D. ADVINCULA  
6271 South 3655 West, #5  
West Jordan, UT 84065  
License No. 130382

WALTER ADVINCULA  
6271 South 3655 West, #5  
West Jordan, UT 84065  
Unlicensed

**DEFAULT AND  
DEFAULT ORDER**

**Docket No.** 2006-007-LF

**Enf. Case Nos.** 1739 & 1740

**DEFAULT**

Please take notice that, pursuant to Utah Code Annotated Section 63-46b-11, and more than 30 days having elapsed since the mailing of the Complaint and Notice of Formal Adjudicative Proceeding in this matter, and no response having been received, and the date and time for the Pre-hearing set in this matter having come, and the Complainant having appeared by and through its counsel, M. Gale Lemmon, Assistant Attorney General, and the Respondents having failed to appear either in person or through counsel, the Default of the Respondents is hereby entered.

DATED this 9<sup>th</sup> day of March, 2006.

D. KENT MICHIE  
INSURANCE COMMISSIONER

  
MARK E. KLEINFELD, Presiding Officer

### DEFAULT ORDER

The Default of the Respondents having previously been entered, the presiding officer hereby adopts the allegations in the Complaint as his Findings of Fact and Conclusions of Law, and enters the following Order:

IT IS HEREBY ORDERED:

1. The insurance license of the Respondent, Humberto D. Advincula, is hereby revoked forthwith.

2. Respondents Humberto D. Advincula and Walter Advincula shall immediately cease doing any insurance business in the State of Utah and shall not be an owner, directly or indirectly on any entity doing an insurance business in the State of Utah and shall not act as an officer, director, employee or agent of any entity doing an insurance business in this State.

3. Respondents Humberto D. Advincula and Walter Advincula are each assessed an administrative forfeiture in the amount of \$5,000.00, to be paid within 30 days of the date of this Order.

### NOTIFICATION

Respondents are hereby notified that failure to abide by the terms of this Order may subject them to further penalties, including additional forfeitures of up to \$5,000.00 per violation and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

DATED this 9<sup>th</sup> day of March, 2006.

D. KENT MICHIE  
INSURANCE COMMISSIONER

  
MARK E. KLEINFELD, Esq.

Presiding Officer  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, Utah 84114  
Telephone (801) 538-3800

## CERTIFICATE OF MAILING

I do hereby certify that on this date I mailed, regular, postage prepaid, a true and correct copy of the attached:

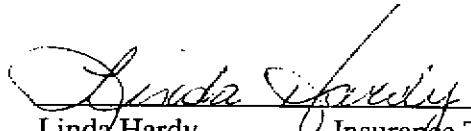
### **DEFAULT & DEFAULT ORDER**

To the following:

**Walter Advincula  
6271 South 3655 West #5  
West Jordan, UT 84065**

**Humberto D. Advincula  
6271 South 3655 West #5  
West Jordan, UT 84065**

DATED this 9<sup>th</sup> day of March, 2006

  
Linda Hardy Insurance Technician  
Utah Department of Insurance  
State Office Building, Room 3110  
Salt Lake City, UT 84114-6901  
(801) 538-3813